

Information to identify the case:

Debtor 1	Maria Leonora Roman		Social Security number or ITIN xxx-xx-8205
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	17-34778-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria Leonora Roman
aka Maria Leonora Lopez

4/6/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria Leonora Roman
 Debtor

Case No. 17-34778-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db +Maria Leonora Roman, 4906 Broadway Avenue, Apt 610, Union City, NJ 07087-6588
 517220616 Advance call center Technologies, PO Box 9091, Gray, TN 37615-9091
 517220617 Alliance one Receivables Management, Inc., PO Box 11641, Tacoma, WA 98411-6641
 517220618 +Allied Interstate LLC, PO Box 361445, Columbus OH 43236-1445
 517220619 Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
 517220620 B&B collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
 517220623 +Cawley & Bergmann, LLC, 117 Kinderkamack Road, suite 201, River Edge, NJ 07661-1916
 517220631 +Commonwealth Financial Systems, 245 Main street, Dickson City, PA 18519-1641
 517220632 +D & A services, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
 517220635 +Everest Receivable Services, 5165 Broadway #112, Depew, New York 14043-4012
 517220634 +Exxonmobil, PO Box 6404, Sioux Falls, SD 57117-6404
 517220636 +FBCS Inc, 330 s. Warminster Rd. suite 353, HATboro, PA 19040-3433
 517220639 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710)
 517220638 +First choice Assets LLC, 7954 Transit Rd. # 304, Williamsville, NY 14221-4117
 517220641 +Gary s. Lewis, 9 Alexandria Drive, East Hanover, NJ 07936-2407
 517220642 Genpact services LLC, PO BOX 1969, Southgate, 48195-0969
 517220645 JZANUS LTD., PO Box 415789, Floral Park, NY 11001-2024
 517220644 +Jersey City Medical Center, 350 Mont omery street, Fl. 2, Jersey Clty, NJ U 07302-4041
 517220647 KP Recovery solutions LLC, PO Box 43, Springfield, NJ 07081-0043
 517220649 Liberty Emergency Medical Associates, PO Box 5816, Parsippany, NJ 07054-6816
 517220650 Macy's, PO Box 78008, Phoenix, AZ 85062-8008
 517220651 Merchants & Medical credit corp., 6324 Taylor Drive, Flint, MI 48507-4685
 517220652 Michael Harrison, Attorney at Law, 3155 State Route 10, Ste. 214, Denville, NJ 07834-3430
 517220654 Monarch Recovery Management, Inc., PO BOX 21089, Philadelphia, PA 19114-0589
 517220655 +Mount sinai Hospital, one Gustave L Levy Place, New York, NY 1001 10029-6574
 517220656 Mulkey cardiology Consultants at HNH, PO BOX 95000-5650, Philadelphia, PA 19195-0001
 517220657 #+NCC Business services of Ohio, Inc., 16605 North 28th Avenue, suite A-106,
 Phoenix, AZ 85053-7551
 517220658 Palisades cardiology services, PA, PO Box 4009, West New York, NJ 07093-8009
 517220660 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517220669 University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863
 517220670 +Virtual Radiologic Corporation, 3625 Quakerbridge Road, Hamilton, NJ 08619-1268
 517220622 cardiovascular Institute of Mount Sinai, PO Box 28083, New York, NY 10087-8083
 517220624 center for Joint and spine Relief, 20 Cambridge Dr. ste A, Aberdeen, NJ 07747-2256
 517220661 specialty surgery of Middletown, 1270 Route 35, ste. 204, Middletown, NJ 07748-2014
 517220668 united collection Bureau, Inc., 620 Southwyck Blvd., suite 206, Toledo, OH 43614

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 06 2018 22:45:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 06 2018 22:45:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517220629 EDI: WFNNB.COM Apr 07 2018 02:28:00 Comenity Bank, Bankruptcy Dept., PO BOX 182125,
 columbus, ohio 43218-2125
 517220630 EDI: WFNNB.COM Apr 07 2018 02:28:00 Comenity Capital Bank, Attn: Bankruptcy Department,
 PO Box 183043, columbus, ohio 43218-3043
 517220633 EDI: DISCOVER.COM Apr 07 2018 02:28:00 Discover, PO BOX 71084, Charlotte, NC 28272-1084
 517220637 EDI: BLUESTEM Apr 07 2018 02:28:00 Fingerhut credit Account services, PO Box 166,
 Newark, NJ 07101-0166
 517220640 +E-mail/Text: fggbanko@fgny.com Apr 06 2018 22:44:52 Forster Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 517220643 +EDI: LEADINGEDGE.COM Apr 07 2018 02:28:00 Global credit & Collection Corp.,
 5440 N. cumberland Ave STE 300, Chicago, IL 60656-1486
 517220646 EDI: CBSKOHLS.COM Apr 07 2018 02:28:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 517220653 +EDI: MID8.COM Apr 07 2018 02:28:00 Midland credit Management, Inc.,
 2365 Northside Drive, suite 300, San Diego, CA 92108-2709
 517220659 EDI: PRA.COM Apr 07 2018 02:28:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 517221383 +EDI: RMSC.COM Apr 07 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517220666 EDI: RMSC.COM Apr 07 2018 02:28:00 Synchrony Bank, PO Box 965033,
 Orlando, Fl 32896-5033
 517220621 E-mail/Text: cms-bk@cms-collect.com Apr 06 2018 22:45:17 capital Management services, LP,
 698 1/2 south ogden street, Buffalo, NY 14206-2317
 517220625 +E-mail/Text: bankruptcy@certifiedcollection.com Apr 06 2018 22:45:21
 certified credit & collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 517220626 EDI: CHASE.COM Apr 07 2018 02:28:00 chase cardmember service, PO Box 15548,
 wilmington, DE 19886-5548
 517220627 EDI: CHASE.COM Apr 07 2018 02:28:00 chase credit card, PO Box 15298,
 wilmington, DE 19850-5298

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 58

Date Rcvd: Apr 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517220628	EDI: WFNNE.COM Apr 07 2018 02:28:00 columbus, OH 43218-2273	comenity Bank, PO Box 182273,
517220667	EDI: RMSC.COM Apr 07 2018 02:28:00 orlando, Fl 32896-5060	synchrony Bank, Attn: Bankruptcy Dept. PO -Box -965060,
517220662	EDI: RMSC.COM Apr 07 2018 02:28:00	synchrony Bank, PO BOX 960090, orlando,FL 32896-0090
517220664	EDI: RMSC.COM Apr 07 2018 02:28:00 Orlando, Fl 32896-5022	synchrony Bank, PO BOX 965022,
517220663	EDI: RMSC.COM Apr 07 2018 02:28:00 orlando, Fl 32896-5013	synchrony Bank, PO Box 965013,
517220665	EDI: RMSC.COM Apr 07 2018 02:28:00 Orlando, Fl 32896 5023	synchrony Bank, PO Box 965023,

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517220648	##+Kramer & Associates, 401 Hackensack Avenue, Fl. 9, Hackensack, NJ 07601-6402	TOTALS: 0, * 0, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank
National Association, as Legal Title Trustee rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4